



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ISAAC MIDDLE NAME JERRY J.  
SURNAME MENJAH

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN 2011 AKOTOBINSIN, ELMINA

NOTE: Please indicate your residential address and a visible landmark

FITTING SHOP

RESIDENCE: ☒ OWNING \_\_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 25 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME CECILIA ABBAN MENJAH 0556788657

PHONE NUMBERS 0243606275

EMAIL ADDRESS \_\_\_\_\_

NUMBER OF DEPENDENTS 8 NUMBER OF CHILDREN 8

D.O.B 14/09/1962

IDENTIFICATION

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL

ID NUMBER GH-718811888-0 PLACE OF ISSUE ELMINA

DATE OF ISSUE 28/01/2020 EXPIRY DATE 27/01/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

EMPLOYER'S NAME KEEA MUNICIPAL ASSEMBLY

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

BUSINESS LOCATION/ADDRESS \_\_\_\_\_

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 25 POSITION CHIEF DRIVER

WEEKLY INCOME — DAILY INCOME \_\_\_\_\_

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1500 DATE 28/12/22

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL —

LOAN AMOUNT BEING REQUESTED NOW GHS 2000

REASONS FOR THE LOAN SCHOOL FEES

BI-WEEKLY PAYMENTS \_\_\_\_\_ MONTHLY PAYMENTS \_\_\_\_\_

**COLLATERAL**

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

<u>ITEMS</u>	<u>VALUE</u>	<u>LOCATION</u>	<u>DATE ACQUIRED</u>
LAND			
BUILDING			
EQUIPMENT/TOOLS			





**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER**

PAYMENT PERIOD FOUR MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME (ISAAC JERRY JOHN MENSAH) IN THE FANTE LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND. AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITIONS AS STATED IN THEREOF.

APPLICANT SIGNATURE / TUMB PRINT [Signature] DATE \_\_\_\_\_

**GUARANTOR**

I BRIDGET GREKLE HEREBY GUARANTEE A LOAN OF TWO THOUSAND GHANA CEDIS BEING GRANTED TO (FULL NAME OF BORROWER) ISAAC JERRY JOHN MENSAH

WHOM I AM RELATED AS COLLEAGUE

AGE 37 TELL: 0241601990 GUARANTOR'S WORK REGISTRAR

I BRIDGET GREKLE SOLEMNLY PLEDGE TO BE LIABLE FOR ALL PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, ALL LEGAL MEANS WILL BE ENFORCED TO COLLECT THE SAID AMOUNT PLUS ALL OTHER CHARGES.

I CONSENT TO THE TERMS AND CONDITIONS OF THIS LOAN. I WILL ALSO MAKE MYSELF AVAILABLE WHEN NEEDED FOR IDENTIFICATION AND VERIFICATION

SIGNATURE / THUMBPRINT [Signature]

D.O.B 12/10/1985  
HIN

NKONTRODO, OPPOSITE ST. ANNE  
SCHOOL

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, ISAAC JERRY J. MENSAH solemnly agree to pay all loans and interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

When loan a loan is default, our clints and their guarantors are required to cooperate with us to find a cordial way of working together during the defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us, that is hereby agreed to in this document to recover our monies.

**CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED**

**DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.**

**INTERPRETER DECLARATION**

I, N/A do hereby agree that I am serving as the interpreter for .....and.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the .....language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....

Client signature and thumb print (Required).....

Guarantor signature and thumb print (Required).....



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AGRICULTURAL DEVELOPMENT BANK

COPY AS OF 26-APR-23

ISAAC JERRY JACOBS MENSAB Account Branch : CAPE COAST  
KEEA MUNICIPAL ASSEMBLY Branch Address : CAPE COAST  
P.O. BOX EL 29 P. O. BOX 160  
ELMINA CAPE COAST

CENTRAL REGION  
Cust ID : 00821388  
Account No : 3011070082138801  
Account Desc : ISSAC JERRY JACOBS MENSAB  
Account Class : CURRENT ACCOUNT - SALARY  
Account Currency: GHANA CEDIS

Statement From : 01-JAN-23 To : 26-APR-23

Account Open Date : 25-AUG-11  
OPENING BALANCE CREDIT 0.00 AVAILABLE BALANCE 0.00

STATEMENT OF ACCOUNT: 3011070082138801  
Statement From : 01-JAN-23 To : 26-APR-23

PAGE : 1

Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
JAN 2023 SAL	0009527230254015	25-JAN-23	25-JAN-23		1,889.84	1,889.84
Jan 2023 Sal						
PROC FEES	000953323025A33K	25-JAN-23	25-JAN-23	5.00		1,884.84
Proc Fees						
LIQUIDATION PAYMENT	301PLCA213442001	25-JAN-23	25-JAN-23	286.31		1,598.53
INTEREST REPAYMENT - INTEREST	301PLCA213442001	25-JAN-23	25-JAN-23	170.40		1,428.13
INTEREST ON PRINCIPAL OVERDUE	301PLCA213442001	25-JAN-23	25-JAN-23	0.18		1,427.95
INTEREST ON INTEREST OVERDUE	301PLCA213442001	25-JAN-23	25-JAN-23	0.11		1,427.84
EBANKING SERVICE FEE	301EBSPGHSL00001	25-JAN-23	03-JAN-23	0.29		1,427.55
CHEQUE WITHDRL Withdrawal	301CQWL230260287	26-JAN-23	26-JAN-23	1,407.00		20.55
340686						
DEBIT INTEREST	301CAINGHS000001	31-JAN-23	01-FEB-23	0.01		20.54
QUICKASH FEE	301EQCPGHSI00001	31-JAN-23	01-FEB-23	3.00		17.54
EBANKING SERVICE FEE	301EBSPGHSL00001	31-JAN-23	01-FEB-23	5.00		12.54

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STATEMENT OF ACCOUNT: 3011070082138801  
Statement From : 01-JAN-23 To : 26-APR-23

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Txn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	31-JAN-23	01-FEB-23	10.00		2.54
ACH CREDIT	000ACN1230392194	08-FEB-23	08-FEB-23		5,000.00	5,002.54
2302070G5JD5C10G5AGINS						
CHEQUE WITHDRWL Cheque	301CQWL230392068	08-FEB-23	08-FEB-23	4,982.00		20.54
Withdrawal						
340687						
COST OF STATEMENT ISSUED	3016166230450001	14-FEB-23	14-FEB-23	6.00		14.54
INTEREST REPAYMENT -	301PLCA213442001	24-FEB-23	24-FEB-23	14.54		0.00
INTEREST						
FEB 2023 SAL	0009004230554169	24-FEB-23	24-FEB-23		1,889.84	1,889.84
Feb 2023 Sal						
PROC FEES	0009011230554169	24-FEB-23	24-FEB-23	5.00		1,884.84
Proc Fees						
LIQUIDATION PAYMENT	301PLCA213442001	24-FEB-23	24-FEB-23	291.90		1,592.94
INTEREST REPAYMENT -	301PLCA213442001	24-FEB-23	24-FEB-23	150.27		1,442.67
INTEREST						
CHEQUE WITHDRWL Cheque	303CQWL230580128	27-FEB-23	27-FEB-23	1,422.00		20.67
Withdrawal						
340689						
QUICASH FEE	301EQCPGHS100001	28-FEB-23	01-MAR-23	3.00		17.67
BANKING SERVICE FEE	301EBSPGHS100001	28-FEB-23	01-MAR-23	5.00		12.67
ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	28-FEB-23	01-MAR-23	10.00		2.67
INTEREST REPAYMENT -	301PLCA213442001	24-MAR-23	24-MAR-23	2.67		0.00
INTEREST						
MAR 2023 SAL	0009458230882062	29-MAR-23	29-MAR-23		1,612.69	1,612.69
Mar 2023 Sal						
PROC FEES	0009475230882062	29-MAR-23	29-MAR-23	7.00		1,605.69
Proc Fees						
CHEQUE WITHDRWL Cheque	303CQWL230882100	29-MAR-23	29-MAR-23	1,130.00		475.69
Withdrawal						
340683						
LIQUIDATION PAYMENT	301PLCA213442001	29-MAR-23	29-MAR-23	313.00		162.69

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STATEMENT OF ACCOUNT: 3011070082138801  
 Statement From : 01-JAN-23 To : 26-APR-23

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Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
INTEREST REPAYMENT - INTEREST	301PLCA213442001	29-MAR-23	29-MAR-23	141.04		21.65
INTEREST ON PRINCIPAL OVERDUE	301PLCA213442001	29-MAR-23	29-MAR-23	0.99		20.66
INTEREST ON INTEREST OVERDUE	301PLCA213442001	29-MAR-23	29-MAR-23	0.44		20.22
QUICASH FEE	301EQCPGHSI00001	31-MAR-23	01-APR-23	5.00		15.22
EBANKING SERVICE FEE	301EBSPGHSI00001	31-MAR-23	01-APR-23	7.00		8.22
ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	31-MAR-23	01-APR-23	8.22		0.00
APR 2023 SAL	0009622231165952	26-APR-23	26-APR-23		1,612.69	1,612.69
Apr 2023 Sal PROC FEES	0009634231165952	26-APR-23	26-APR-23	7.00		1,605.69
Proc Fees GHANA LIFE INSURANCE COMPANY LTD P:04/CC/017721/17	0009660231160227	26-APR-23	26-APR-23	41.49		1,564.20
Ghana Life Insurance Company Ltd P:04/CC/017721/17						
ACC NO	REFERENCE	DATE	LOAN CHARGES DESC	AMOUNT		
301PLCA213442001	301PLCA21344200 25-JAN-23	1	PRINCIPAL recovery for the month of JAN 286.31Dr	286.31	Dr	
301PLCA213442001	301PLCA21344200 25-JAN-23	1	MAIN INTEREST recovery for the month of JAN 170.4Dr	170.4	Dr	
301PLCA213442001	301PLCA21344200 25-JAN-23	1	Overdue Rate on Interest recovery for the month of JAN .11Dr	.11	Dr	

STATEMENT OF ACCOUNT: 3011070082138801  
 Statement From : 01-JAN-23 To : 26-APR-23

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Tirn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
301PLCA213442001	301PLCA21344200 25-JAN-23	Overdue Rate on Principal recovery for the month of JAN .18Dr	.18	Dr		
301PLCA213442001	301PLCA21344200 24-FEB-23	MAIN INTEREST recovery for the month of FEB 14.54Dr	14.54	Dr		
301PLCA213442001	301PLCA21344200 24-FEB-23	PRINCIPAL recovery for the month of FEB 291.9Dr	291.9	Dr		
301PLCA213442001	301PLCA21344200 24-FEB-23	MAIN INTEREST recovery for the month of FEB 150.27Dr	150.27	Dr		
301PLCA213442001	301PLCA21344200 24-MAR-23	MAIN INTEREST recovery for the month of MAR 2.67Dr	2.67	Dr		
301PLCA213442001	301PLCA21344200 29-MAR-23	PRINCIPAL recovery for the month of MAR 313Dr	313	Dr		
301PLCA213442001	301PLCA21344200 29-MAR-23	MAIN INTEREST recovery for the month of MAR 141.04Dr	141.04	Dr		
301PLCA213442001	301PLCA21344200 29-MAR-23	Overdue Rate on Interest recovery for the month of MAR .44Dr	.44	Dr		
301PLCA213442001	301PLCA21344200 29-MAR-23	Overdue Rate on Principal recovery for the month of	.99	Dr		



STATEMENT OF ACCOUNT: 3011070082138801  
Statement From : 01-JAN-23


To : 26-APR-23

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Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
-----						
		MAR	.99Dr			
-----						
Totals				10,440.86	12,005.06	
=====						
CLOSING BALANCE	CREDIT					
				1,564.20	AVAILABLE BALANCE	1,105.14
UNCOLLECTED BALANCE				0.00	BLOCKED BALANCE	459.06

\* = UNAUTH ENTRY / R = REVERSAL

\*\*\* End Of Statement \*\*\*

		DATE	MARCH 2023			REGION	Central		
<b>CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT</b>		PERIOD	FROM 01-MAR-23 TO 31-MAR-23			DISTRICT	Komenda-Edina-Eguato-Abirem Municipal Assembly		
		NAME	Mr. I.J.J Mensah			AGENCY	Komenda-Edina-Eguato-Abirem Municipal - Elmina		
		STAFF ID	62730 GOV483644R S.S.F. No B026703060011			DEPT.	Central Administration		
		GRADE	.Yard Foreman.CLGS			UNIT	0307 LGS: Komenda-Edina-Eguato-Abirem COST CENTRE		
		LEVEL	SS.CLG14	POINT 11	SCALE TYPE SS				
MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION			HRS/ORIGINAL AMOUNT	RATE(%) BALANCE	PAYMENTS	DEDUCTIONS
31-Mar-23			Single Spine Monthly Salary					2,584.58	
31-Mar-23			SS Civil and Local Govt Services Interim Premium					387.69	
31-Mar-23			SS Government Machinery Allowance					516.92	
31-Mar-23			Social Security Contribution Employee						142.15
31-Mar-23			Pempamsie Tier3 fund						130.00
31-Mar-23			Income Tax						475.61
31-Mar-23			Civil and Local Govt Staff Association Sh Dues						51.69
31-Mar-23			CLOGSAG Fund						51.69
31-Mar-23			CR CSA Welfare Scheme Dues						10.00
31-Mar-23			Raymond Financial Services Ded.					5,138.64	214.11
31-Mar-23			** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **						277.08
31-Mar-23			G C B PLC Loan Recovery 1					12,446.80	311.17
31-Mar-23			Izwe Savings and Loans Ltd Ded					8,520.00	213.00
		*** TIER 2 CONTRIBUTION 129.23 AND TIER 3 CONTRIBUTION 387.6900 ***							
		TOTALS						3,489.19	1,876.96
ANNUAL SALARY			31,014.92	YTD SSF (WORKER)		EMPLOYER S.S.F.		PAYMENT MODE	NET SALARY
YTD GROSS PAY			10,467.73	YTD INCOME TAX		1,426.85	MONTHLY	335.99	
MONTHLY GROSS PAY			3,489.19	PAGE	GENERATED FROM WWW.GOPAYSLIP.COM		YTD	1,007.97	1,612.97

